

LMCIT will include the following when calculating covered damages. There may be other items to consider, please discuss with our adjuster for clarification and consideration of items not found on the list below.

1. Clean-up and abatement. Items such as:
 - a. Removal/Extraction of grey water.
 - b. Drying and dehumidification of areas affected.
 - c. Removal of damaged building materials such as carpet/other flooring and appropriate amounts of sheetrock or other wall coverings for effective drying, dehumidification and disinfecting.
 - d. Cleaning and disinfecting affected basement surfaces.
2. Reconstruction costs with applicable depreciation to building materials (flooring, carpeting, baseboard, paint, etc.). Property owner can supply a repair estimate from their contractor of choice to build back the basement with what existed prior to the sewer backup.
3. Cleaning and repair of affected appliances (such as furnace, water heater, water softener, etc.).
4. If appliances are unable to be cleaned and/or repaired, cost to replace appliances less applicable depreciation.
5. Cleaning and repair of personal property.
6. If personal property can't be cleaned or repaired, cost of replacement less applicable depreciation.
7. If property owner does the removal, extraction, cleaning, and/or disinfecting, we will reimburse that time based on an industry employee rate per hour. Property owner will need to document hours spent on this process.